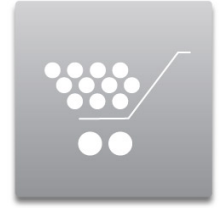


Retail & Ecommerce Payment Solutions



The Challenge

The ubiquity of credit, debit and other stored value card use in consumer services has made the acceptance of card-based payment a necessity. Retailers are focused on reducing acceptance costs, incorporating lower cost payment options and increasing consumer loyalty through rewards programs. Access to critical information regarding trends in consumer usage will impact business investment in new technologies like mobile, NFC and contactless. In addition, the trend towards alternative payments increases the need for processing services and capabilities while requiring enhanced security and higher levels of service to support the wide array of acceptance types.

The Solution

Lakeshore Payments can assist retailers in both a retail and ecommerce environment in developing a comprehensive payment strategy - an action plan to reduce and manage ongoing acceptance costs, identify alternative methods of payment, evaluate existing acceptance platforms including POS and BOS assets, and develop a payment architecture that supports a secure, efficient, and reliable environment for cardholder data and transaction processing.

The Program

- **Interchange PLUS Pricing** Interchange and Network Fees are passed through for a fully transparent pricing structure. No hidden fees or misleading pricing.
- **Transaction Processing** Credit, debit, ACH, EBT, Fleet, Stored Value, Gift/Loyalty, Check Processing, Dynamic and Multi-Currency conversion.
- **Alternative Payment Acceptance** Implement alternative payment methods to reduce overall acceptance costs for online and retail platforms.
- **Stored Value - Gift and Loyalty Program** This custom designed program will allow business owners to issue and manage card-based loyalty program. Create individual promotions and rewards using a web-based interface which also offers reporting features for tracking customer usage and frequency of purchase.
- **POS or Integrated Systems** Standalone, High Speed, Wireless, Virtual Terminals, PIN Pads, Check Readers available. Alternatively, switch out processing using existing Integrated Systems.
- **Customer Service** A designated Account Manager will be assigned to your business to conduct quarterly reviews, escalate dispute items, coordinate successful resolution and provide chargeback support.
- **Interchange Management** Reduce the costs of your cashless program by ongoing evaluation of interchange qualification, processing fees and methods of acceptance.
- **Customized Reporting** Comprehensive web-based reporting can be designed to meet your business and settlement requirements, whether operating single or multiple locations. Detailed transaction and interchange information available.
- **PCI Compliance & Security** We will assist your organization in understanding PCI DSS guidelines and implementing a proactive program for protecting consumer data and maintaining compliance.
- **Professional Services** Through our affiliation with the W. Capra Consulting Group, we offer strategic and project leadership for our clients in the design, implementation and conversion of complex payment programs.